We Claim:

1. A water dispenser, comprising:

a first reservoir in liquid communication with a water container, the water container being mounted on the side of the dispenser;

a second reservoir in liquid communication with the first reservoir, and with each of a hot tank and a cold tank, wherein water from the second reservoir fills and replenishes the hot tank and the cold tank;

a dispensing mechanism for dispensing hot water using a child-resistant actuator; wherein the water dispenser has countertop dimensions, including a countertop height.

- 2. The water dispenser of Claim 1, wherein the dispensing mechanism is capable of selectively dispensing chilled or hot water.
- 3. The water dispenser of Claim 1, wherein the dispensing mechanism is capable of selectively dispensing room-temperature, chilled or hot water.
 - 4. The water dispenser of Claim 1, wherein water may be dispensed using a single hand.
- 5. The water dispenser of Claim 1, wherein the child-resistant actuator requires two hands to actuate.
- 6. The water dispenser of Claim 1, further comprising a filter for filtering the water prior to dispensing.
 - 7. The water dispenser of Claim 6, further comprising an automatic filter shutoff device.
 - 8. The water dispenser of Claim 7, wherein the automatic filter shutoff device senses

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water containers with differing volumetric capacities and adjusts its shutoff capabilities accordingly.

- 9. The water dispenser of Claim 1, wherein the second reservoir comprises at least two separate reservoirs, one of which receives steam or expanded hot water from the hot tank.
- 10. The water dispenser of Claim 1, further comprising a fan located at the rear of the dispenser for use in removing heat from the dispenser.
- 11. The water dispenser of Claim 10, wherein the speed of the fan is modulated around a set point temperature range to facilitate maintaining the water in the cold tank within a desired range.
- 12. The water dispenser of Claim 1, wherein the dispenser includes a cooling system powered by a thermoelectric device.
- 13. The water dispenser of Claim 1, further comprising separate switches for energizing heating and cooling systems within the dispenser, enabling dispensing of chilled water without energizing the heating system, and enabling dispensing of hot water without energizing the cooling system.
- 14. The water dispenser of Claim 1, further comprising a check valve positioned in liquid communication between the hot tank and the second reservoir for preventing hot water from flowing from the hot tank back into the second reservoir.
- 15. The water dispenser of Claim 1, further comprising solenoid valves for selectively enabling and disabling the flow of water from the hot and cold tanks.
- 16. The water dispenser of Claim 1, wherein the cold tank includes a baffle facilitating the separation of hotter and colder water within the tank, and helping to minimize water turbulence

within the tank.

- 17. The water dispenser of Claim 1, wherein the second reservoir includes a baffle for separating water flowing into the cold tank and water flowing into the hot tank, facilitating the provision of cold tank water inlet temperatures which are closer to ambient temperatures than would otherwise be the case without a baffle.
- 18. A process for dispensing water from a dispenser unit having countertop dimensions, including a countertop height, and located on a countertop, comprising:

placing a water container in liquid communication with a first reservoir;

placing a second reservoir in liquid communication with the first reservoir, and with each of a hot tank and a cold tank;

filling the hot and cold tanks using water supplied from the second reservoir;

filling the second reservoir from using water supplied from the first reservoir;

maintaining a predetermined amount of water within the first and second reservoirs

during dispensing; and

enabling child-resistant dispensing of hot water using a child-resistant actuator.

- 19. The process of Claim 18, further comprising the step of providing a fan for removing heat from the dispenser, and modulating fan speed around a set point temperature range to facilitate maintaining the water in the cold tank within a desired temperature range.
- 20. The process of Claim 19, wherein the fan is continuously cycling when the dispenser unit is energized.
 - 21. The process of Claim 18, further comprising the step of causing steam from the hot

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tank to be released into the second reservoir.

- 22. The process of Claim 18, further comprising the step of mounting the water container on a side adjacent the dispenser.
- 23. The process of Claim 18, wherein the step of maintaining a predetermined amount of water within the reservoirs is accomplished using float switches.